Case 18-26430 Doc 1 Filed 09/19/18 Entered 09/19/18 16:31:22 Desc Main Document Page 1 of 68

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	dentify Yourself		
	_		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your	full name		
		the name that is on	Felrondas	
	pictur	government-issued e identification (for ple, your driver's	First name	First name
	licens	e or passport).	Middle name	Middle name
		your picture fication to your	Brown	
		ng with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		her names you have in the last 8 years		
		de your married or en names.		
3.	your : numb Indivi	the last 4 digits of Social Security per or federal dual Taxpayer ification number	xxx-xx-8902	

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Case number (if known)

Debtor 1 Felrondas Brown

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs Where you live If Debtor 2 lives at a different address: 4901 W Monroe St, 1st Floor Chicago, IL 60644 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Felrondas Brown

Bankruptcy Code you are (Form 2010)). Also, go to the choosing to file under							C. § 342(b) for Individ	uals Filing for Bankruptcy	
	choosing to the under	☐ Chapter 7							
		☐ Ch	apter 11						
		☐ Ch	apter 12						
		■ Ch	apter 13						
8.	How you will pay the fee	_	about how yo	u may pay. Typically, if yo attorney is submitting you	ou are paying	the fee yourself,	you may pay with cash	r local court for more details n, cashier's check, or money h a credit card or check with	
						this option, sign	and attach the Applica	ation for Individuals to Pay	
			The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may,						
			but is not requapplies to you	uired to, waive your fee, a	ind may do so unable to pay	only if your incor the fee in install	me is less than 150% oments). If you choose	of the official poverty line that this option, you must fill out	
9.	Have you filed for bankruptcy within the last 8 years?	□ No.							
	·		District	ilnbke□	When	1/02/18	Case number	18-00044	
			District	ilnbke□	 When	2/18/16	Case number	16-05207	
			District	See Attachment	When		Case number		
10.	Are any bankruptcy	■ No							
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	S.						
			Debtor				Relationship to	/ou	
			District		When		Case number, if	known	
			Debtor				Relationship to	/ou	
			District		When		Case number, if	known	
11.	Do you rent your residence?	□ No.	Go to li	ne 12.					
		Yes	s. Has you	ur landlord obtained an e	viction judgme	ent against you?			
				No. Go to line 12.					
				Yes. Fill out Initial Stater	nent About an	Eviction Judame	ent Against You (Form	101A) and file it with this	

Deb	Case 18- tor 1 Felrondas Brown	-26430	Doc 1	Filed 09/19/18 Document	Entered 09/19/18 16:31:22 Page 4 of 68 Case number (if known)	Desc Main
Part	: 3: Report About Any B	usinesses	You Own a	s a Sole Proprietor		
	Are you a sole proprietor of any full- or part-time business?		Go to Pa	<u> </u>		
	business:	☐ Yes.	Name a	nd location of business		
	A sole proprietorship is a	— 103.				
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			f business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Number	, Street, City, State & ZIP	Code	
	it to this petition.		Check ti	he appropriate box to des	cribe your business:	
			□ H	Health Care Business (as	defined in 11 U.S.C. § 101(27A))	
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as defined in	11 U.S.C. § 101(53A))	
				Commodity Broker (as def	fined in 11 U.S.C. § 101(6))	
			1 🗆	None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines e operation	s. If you indi	cate that you are a small by statement, and federal ir	ust know whether you are a small business de pusiness debtor, you must attach your most re acome tax return or if any of these documents	ecent balance sheet, statement of
	For a definition of small	■ No.	I am not	filing under Chapter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filin Code.	ng under Chapter 11, but I	am NOT a small business debtor according t	o the definition in the Bankruptcy
		☐ Yes.	I am filin	g under Chapter 11 and I	am a small business debtor according to the	definition in the Bankruptcy Code.
Part	4: Report if You Own o	or Have Anv	/ Hazardous	s Property or Any Prope	rty That Needs Immediate Attention	
	Do you own or have any			11.01.01.01		

property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

INO.	

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Felrondas Brown

Document Page 5 of 68

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Deb	tor 1 Felrondas Brown		Document	Page 6 of 68 Ca	ase number (if kn	own)
Part		iono for Don	arting Durnage			, <u> </u>
	What kind of debts do you have?	16a. A				11 U.S.C. § 101(8) as "incurred by an
	•		No. Go to line 16b.			
			Yes. Go to line 17.			
			re your debts primarily business noney for a business or investment			
			No. Go to line 16c.			
			Yes. Go to line 17.			
		16c. S	tate the type of debts you owe that	are not consumer debts	or business deb	ts
17.	Are you filing under Chapter 7?	■ No.	am not filing under Chapter 7. Go t	o line 18.		
Do you estimate that after any exempt property is excluded and			am filing under Chapter 7. Do you e re paid that funds will be available			s excluded and administrative expenses
	administrative expenses are paid that funds will] No			
be available for						
	distribution to unsecured creditors?					
18.	How many Creditors do you estimate that you owe?	1 -49		□ 1,000-5,000		☐ 25,001-50,000
		□ 50-99		□ 5001-10,000		□ 50,001-100,000
		□ 100-199 □ 200-999		□ 10,001-25,000		☐ More than100,000
19.	How much do you	\$ 0 - \$50	.000	□ \$1,000,001 - \$10 milli	on	□ \$500,000,001 - \$1 billion
	estimate your assets to be worth?	□ \$50,001 - \$100,000 □ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million		☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
		— \$500,00	1 - \$1 million			— more than wee sillion
20.	How much do you	□ \$0 - \$50		□ \$1,000,001 - \$10 milli		□ \$500,000,001 - \$1 billion
	estimate your liabilities to be?		Ψ.ου,ουο	□ \$10,000,001 - \$50 mi		\$1,000,000,001 - \$10 billion
		'	. φοσο,σσο	□ \$50,000,001 - \$100 m □ \$100,000,001 - \$500 l		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
		Δ ψ500,00	T - Ψ1 IIIIIIOI1			·
Part	7: Sign Below					
For	you	I have exan	nined this petition, and I declare un	der penalty of perjury tha	at the information	provided is true and correct.
			osen to file under Chapter 7, I am a es Code. I understand the relief ava			r Chapter 7, 11,12, or 13 of title 11, to proceed under Chapter 7.
			ey represents me and I did not pay I have obtained and read the notice			ttorney to help me fill out this
		I request re	lief in accordance with the chapter	of title 11, United States	Code, specified	in this petition.
			•			perty by fraud in connection with a or both. 18 U.S.C. §§ 152, 1341, 1519,
		Felrondas Signature o	Brown	Signatur	re of Debtor 2	
		Executed o	n September 19, 2018	Execute	d on	
			MM / DD / YYYY		MM / DD	/ YYYY

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Debtor 1 Felrondas Brown

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Thomas G. Stahulak Date September 19, 2018							
Signature of Attorney for Debtor		MM / DD / YYYY					
Thomas G. Stahulak 6288620							
Stahulak & Associates, L.L.C. / GetFiled							
Firm name							
53 W. Jackson Blvd., Suite 652							
Chicago, IL 60604							
Number, Street, City, State & ZIP Code							
Contact phone (312) 662-1480	Email address	ecf@stahulakandassociates.com					
6288620 IL							
Bar number & State							

Debtor 1 Felrondas Brown Document Page 8 of 68 Case number (if known)

Fill in this inform	mation to identify your	case:		
Debtor 1	Felrondas Brown			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is ar
				amended filing

FORM 101. VOLUNTARY PETITION

Prior Bankruptcy Cases Filed Attachment

District	Case Number	Date Filed
ilnbke□	18-00044	1/02/18
ilnbke□	16-05207	2/18/16
ilnbke	14-07963	3/06/14
ilnbke□	11-50739□	12/20/11

		170611111	EIII PAUE 9 UI UO	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Felrondas Brown	Madda Nasa	Leathlean	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filling amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Par	11: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	5,871.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	5,871.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	10,236.66
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	522.89
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	49,744.73
	Your total liabilities	\$	60,504.28
Par	t 3: Summarize Your Income and Expenses	1	
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,470.18
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,205.18
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other scl	nedules.
7.	Yes What kind of debt do you have?		

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Page 10 of 68 Case number (if known) Debtor 1 Felrondas Brown

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

6,033.65 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	2.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	520.89
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	1,663.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	2,185.89

		Document	Page 11 of 68				
Fill in this info	ormation to identify your	case and this filing:					
Debtor 1	Felrondas Brown						
Dobtor 2	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States I	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS				
Case number			_		☐ Check if this is an		
					amended filing		
~							
Official F	orm 106A/B						
Schedu	ile A/B: Prop	erty			12/15		
hink it fits best. nformation. If m Answer every qu	Be as complete and accuratore space is needed, attach lestion.	pe items. List an asset only once. It ate as possible. If two married peop a a separate sheet to this form. On t	ole are filing together, both a he top of any additional pag	are equally responsible for	r supplying correct		
Part 1: Describ	be Each Residence, Building	g, Land, or Other Real Estate You C	wn or Have an Interest In				
. Do you own o	or have any legal or equitabl	e interest in any residence, buildin	g, land, or similar property?				
■ No. Go to F	Part 2.						
☐ Yes. When	e is the property?						
Part 2: Describ	be Your Vehicles						
		uitable interest in any vehicles, le, also report it on Schedule G:			y vehicles you own that		
B. Cars, vans,	trucks, tractors, sport u	tility vehicles, motorcycles					
□No							
■ Yes							
■ Yes							
3.1 Make:	Volvo	Who has an interest in t	he nronerty? Check one		d claims or exemptions. Put		
Model:	S60	Debtor 1 only	ne property: oneck one		f any secured claims on Schedule D: o Have Claims Secured by Property.		
Year:	2007	Debtor 2 only		Current value of the			
Approxim	nate mileage: 119	,000 Debtor 1 and Debtor 2	only!	entire property?	portion you own?		
Other info	ormation:	At least one of the deb	otors and another				
		Check if this is comr	nunity property	\$4,650.00	94,650.00		
		ATVs and other recreational vehonal watercraft, fishing vessels, s					
■ No							
☐ Yes							
		you own for all of your entries . Write that number here			\$4,650.00		
.pgoo you	and and for furt E			_			
Part 3: Describ	be Your Personal and Hous	ehold Items					
Do you own o	r have any legal or equit	able interest in any of the follo	wing items?		Current value of the		
					portion you own? Do not deduct secured claims or exemptions.		

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

Debtor 1	Case 18-26430 Felrondas Brown	Doc 1	Filed 09/19/18 Document	Entered 09/19/18 16:31:22 Page 12 of 68 Case number (if known)	Desc Main
■ Yes.	Describe			<u> </u>	
	Used pe	ersonal hou	sehold furniture and g	goods/items	\$600.00
■ No				oment; computers, printers, scanners; music o	collections; electronic devices
Example ■ No	ibles of value les: Antiques and figurines; pother collections, memo			oks, pictures, or other art objects; stamp, coin	, or baseball card collections;
Example No	nent for sports and hobbie les: Sports, photographic, ex musical instruments		other hobby equipment;	bicycles, pool tables, golf clubs, skis; canoes	and kayaks; carpentry tools;
■ No	ms ples: Pistols, rifles, shotguns Describe	s, ammunitior	n, and related equipment	t	
□ No	es ples: Everyday clothes, furs, Describe	leather coats	s, designer wear, shoes	, accessories	
	Used pe	ersonal cloth	ning and accessories		\$400.00
■ No □ Yes. 13. Non-fa Examp ■ No □ Yes. 14. Any ot	ples: Everyday jewelry, cost Describe arm animals ples: Dogs, cats, birds, horse Describe	es old items you		ding rings, heirloom jewelry, watches, gems,	gold, silver
15. Add 1	Give specific information the dollar value of all of your art 3. Write that number he	our entries fr		ny entries for pages you have attached	\$1,000.00
Part 4: De	escribe Your Financial Assets				
Do you ov	wn or have any legal or eq	uitable inter	est in any of the follow	ring?	Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	ples: Money you have in you			osit box, and on hand when you file your petiti	ion
Official For	m 106A/B		Schedule A/B: F	Property	page 2

	Ousc 10 20400	DUCI	1 1100 03/13/10	LINCICA 03/13/10 10.01.22	DC3C Main
			Document	Page 13 of 68	
Debtor 1	Felrondas Brown			Case number (if known)	

					Cash on hand	\$20.00
17.				counts; certificates of deports with the same institution,	sit; shares in credit unions, brokerage houses, ar list each.	nd other similar
	□ No ■ Yes			Institution name:		
		17.1.	Savings	PNC		\$100.00
		17.2.	Checking	PNC		\$100.00
18.	■ No		ent accounts with b	orokerage firms, money mar	ket accounts	
	☐ Yes		Institution or issue	r name:		
19.	Non-publicly traded stoo joint venture ■ No	k and	interests in incorp	porated and unincorporat	ted businesses, including an interest in an LL	₋C, partnership, and
	☐ Yes. Give specific inform		about themme of entity:		% of ownership:	
20.		clude	personal checks, ca	gotiable and non-negotial ashiers' checks, promissory ransfer to someone by sign	notes, and money orders.	
	■ No □ Yes. Give specific inform		about them uer name:			
21.				403(b), thrift savings accou	unts, or other pension or profit-sharing plans	
	■ No □ Yes. List each account s	•	tely. of account:	Institution name:		
22.	Examples: Agreements w	deposi	ts you have made s	so that you may continue se t, public utilities (electric, ga	ervice or use from a company as, water), telecommunications companies, or oth	hers
	■ No □ Yes			Institution name or	individual:	
23.	Annuities (A contract for a ■ No	a perio	odic payment of mor	ney to you, either for life or	for a number of years)	
		er nan	ne and description.			
24.	26 U.S.C. §§ 530(b)(1), 52			qualified ABLE program,	or under a qualified state tuition program.	
	■ No □ YesInsti	tution	name and description	on. Separately file the reco	rds of any interests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or futu ■ No	re inte	rests in property (other than anything listed	d in line 1), and rights or powers exercisable	for your benefit
	Yes. Give specific inform	mation	about them			
26.	Patents, copyrights, trac Examples: Internet doma			and other intellectual propeds from royalties and lice		
	■ No					

 $\hfill \square$ Yes. Give specific information about them... Official Form 106A/B Schedule A/B: Property

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Case number (if known) Document Debtor 1 Felrondas Brown 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: Term life insurance held by TruStage Ins Agency - \$100,000.00 - NO SURRENDER \$1.00 **CASH VALUE** 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$221.00 for Part 4. Write that number here.....

Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

Schedule A/B: Property

Case 18-26430

Doc 1

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Desc Main

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Case number (if known) Document Debtor 1 Felrondas Brown 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$4,650.00 57. Part 3: Total personal and household items, line 15 \$1,000.00 Part 4: Total financial assets, line 36 58. \$221.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$5,871.00 \$5,871.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$5,871.00

Fill in this inform	mation to identify your	case:		
Debtor 1	Felrondas Brown	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property			Specific laws that allow exemption	
	Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
Used personal household furniture and goods/items	\$600.00		\$600.00	735 ILCS 5/12-1001(b)
Line from <i>Schedule A/B</i> : 6.1			100% of fair market value, up to any applicable statutory limit	
Used personal clothing and accessories	\$400.00		\$400.00	735 ILCS 5/12-1001(a)
Line Irom Schedule A.B. 11.1			100% of fair market value, up to any applicable statutory limit	
Cash on hand Line from Schedule A/B: 16.1	\$20.00		\$20.00	735 ILCS 5/12-1001(b)
Ellie II olii ooneaale / v B. To. T			100% of fair market value, up to any applicable statutory limit	
Savings: PNC Line from Schedule A/B: 17.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line Irom Schedule A.B. 17.1			100% of fair market value, up to any applicable statutory limit	
Checking: PNC Line from Schedule A/B: 17.2	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line noin <i>Schedule A/D</i> . 17.2			100% of fair market value, up to any applicable statutory limit	

Case 18-26430 Doc 1 Filed 09/19/18 Entered 09/19/18 16:31:22 Desc Main Document Page 17 of 68 Case number (if known) Debtor 1 Felrondas Brown Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Term life insurance held by TruStage 215 ILCS 5/238 \$1.00 \$1.00 Ins Agency - \$100,000.00 - NO 100% of fair market value, up to SURRENDER CASH VALUE Line from Schedule A/B: 31.1 any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

		Document	Page 18	of 68	_	
Fill in this info	rmation to identify you	r case:				
Debtor 1	Felrondas Brown					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
Linite of Change F	Danilaria Carattan than	NODTHERN DISTRICT OF HI	LINOIC			
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS			
Case number						
(if known)					_	if this is an
					amend	led filing
Official For	rm 106D					
Schedule	D: Creditors	Who Have Claims	Secured	by Property	V	12/15
	he Additional Page, fill it o	If two married people are filing togeth out, number the entries, and attach it				
•	, rs have claims secured by	your property?				
☐ No. Che	ck this box and submit th	nis form to the court with your other	r schedules. Yo	ou have nothing else to	o report on this form.	
Yes. Fill	in all of the information I	below.		_		
Part 1: List	All Secured Claims					
		more than one secured claim, list the cre	editor separately	Column A	Column B	Column C
for each claim. If	more than one creditor has	a particular claim, list the other creditor cal order according to the creditor's nan	rs in Part 2. As	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
· ·	,	ů .		value of collateral.	claim	If any
2.1 Carmax Creditor's Na	ame	Describe the property that secures		\$10,236.66	\$4,650.00	\$0.00
erealier e ric		2007 Volvo S60 119,000 mile	,5			
		As of the data you file the plains in				
	/est Broad Street□	As of the date you file, the claim is: apply.	. Check all that			
	en, VA 23060	☐ Contingent				
Number, Stre	eet, City, State & Zip Code	☐ Unliquidated☐ Disputed				
Who owes the	debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as	mortgage or secu	ured		
Debtor 2 only		car loan)				
Debtor 1 and	•	☐ Statutory lien (such as tax lien, me	echanic's lien)			
	f the debtors and another	☐ Judgment lien from a lawsuit	Durchasa M	anay Cagurity		
community	claim relates to a debt	Other (including a right to offset)	Purchase Mi	oney Security		
Date debt was in	ncurred 2012	Last 4 digits of account num	nber			
Add the dollar	value of your entries in C	olumn A on this page. Write that num	nber here:	\$10,23	6.66	
		the dollar value totals from all pages	i.	\$10,23		
Write that nun	iber here:			ψ·0,20		
Part 2: List 0	Others to Be Notified fo	r a Debt That You Already Listed	t .			
trying to collect than one credito	from you for a debt you o	e notified about your bankruptcy for we to someone else, list the creditor you listed in Part 1, list the additiona is page.	in Part 1, and the	en list the collection ag	gency here. Similarly, if	you have more
Name No	ımber, Street, City, State & 2	Zip Code	امناس م	h line in Part 1 did verre	otor the creditor? 2.1	
Carmax	Bankruptcy Dept		On which	h line in Part 1 did you er	ner the creditor?	
	astain Meadows Cour	t	Last 4 di	igits of account number _	_	
	X 440609 aw, GA 30162					

Official Form 106D

		Document	Page 19 of 6	38			
Fill in this info	ormation to identify your cas	se:					
Debtor 1	Felrondas Brown						
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	LINOIS				
Case number							
(if known)					_	Check if this amended fill	
Official Fo	rm 106E/F						
		o Have Unsecured	Claims			1:	2/15
ny executory co schedule G: Exe schedule D: Cre eft. Attach the C	ontracts or unexpired leases that ecutory Contracts and Unexpire ditors Who Have Claims Secure	Part 1 for creditors with PRIORIT at could result in a claim. Also lid Leases (Official Form 106G). Deed by Property. If more space is a fixed by Property of the country o	ist executory contract Oo not include any cre needed, copy the Part	s on Schedule A/B: F ditors with partially s you need, fill it out,	Property (Office secured claim number the en	cial Form 106 s that are list ntries in the	6A/B) and on ted in boxes on the
Part 1: List	All of Your PRIORITY Unse	cured Claims					
1. Do any cred	ditors have priority unsecured c	laims against you?					
☐ No. Go t	o Part 2.						
Yes.							
identify what possible, list	t type of claim it is. If a claim has b the claims in alphabetical order a	f a creditor has more than one prio both priority and nonpriority amoun according to the creditor's name. If cular claim, list the other creditors in	ts, list that claim here a you have more than two	nd show both priority a	and nonpriority	amounts. As	much as
(For an expl	anation of each type of claim, see	the instructions for this form in the	e instruction booklet.)				
				Total claim	Priority amount		priority ount
2.1 IL De	pt of Healthcare & Family S	Serv Last 4 digits of accou	nt number	\$1.00	;	\$1.00	\$0.00
32 We	Creditor's Name est Randolph 10th Floor	When was the debt in	curred?				
	go, IL 60601 r Street City State Zlp Code	As of the date you file	, the claim is: Check a	all that apply			
Who incu	rred the debt? Check one.	☐ Contingent					
■ Debtor	1 only	☐ Unliquidated					
☐ Debtor	2 only	☐ Disputed					
☐ Debtor	1 and Debtor 2 only	Type of PRIORITY uns	secured claim:				
☐ At least	t one of the debtors and another	■ Domestic support of	bligations				
☐ Check	if this claim is for a community	debt Taxes and certain o	ther debts you owe the	government			
	m subject to offset?	☐ Claims for death or	•	•			
■ No		☐ Other. Specify					
☐ Yes			nild Support - NOT	ICE ONLY			

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Case number (if know)

1 Circinado Brown			
2.2 Illinois Depart of Revenue (IL tax)	Last 4 digits of account number \$519.89	\$423.29	\$96.60
Priority Creditor's Name Bankruptcy Section PO Box 64338	When was the debt incurred? 2012		
Chicago, IL 60664			
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
☐ At least one of the debtors and another	☐ Domestic support obligations		
☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government		
Is the claim subject to offset?	☐ Claims for death or personal injury while you were intoxicated		
■ No	Other. Specify		
Yes	BackTaxes CLAIM		
2.3 Internal Revenue Service	Last 4 digits of account number \$1.00	\$1.00	\$0.00
Priority Creditor's Name PO Box 7346 *	When was the debt incurred? 2012		
Philadelphia, PA 19101	when was the destiniculted: 2012		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
☐ At least one of the debtors and another	☐ Domestic support obligations		
☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government		
Is the claim subject to offset?	☐ Claims for death or personal injury while you were intoxicated		
■ No	☐ Other. Specify		
Yes	Back Taxes - NOTICE ONLY		
2.4 Lakeisha Campbell	Last 4 digits of account number \$1.00	\$1.00	\$0.00
Priority Creditor's Name 26 46th Ave	When was the debt incurred?		
Bellwood, IL 60104	As of the date were file the plains in Observal, all that seem		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
<u> </u>	Contingent		
■ Debtor 1 only	Unliquidated		
Debtor 2 only	Disputed		
Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
At least one of the debtors and another	 Domestic support obligations 		
☐ Check if this claim is for a community debt	Taxes and certain other debts you owe the government		
Is the claim subject to offset?	Claims for death or personal injury while you were intoxicated		
■ No	Other. Specify		
☐ Yes	Current Child Suport - NOTICE ONLY		
Part 2: List All of Your NONPRIORITY Unsec			
3. Do any creditors have nonpriority unsecured clair	•		
☐ No. You have nothing to report in this part. Submi	t this form to the court with your other schedules.		
■ Yes.			
	e alphabetical order of the creditor who holds each claim. If a creditor ha claim. For each claim listed, identify what type of claim it is. Do not list claims		

unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

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Debioi	Feirondas Brown		Case number (if know)	
4.1	Aargon Agency	Last 4 digits of account number	5845	\$1,241.59
	Nonpriority Creditor's Name Attn: Bankruptcy Department 8668 Spring Mountain Rd	When was the debt incurred?	Opened 10/17	
	Las Vegas, NV 89117 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Collection A Edison CLA	attorney Com Ed - Commonwealth	
4.2	ALLSTATE INS CO	Last 4 digits of account number	2441	\$1.00
	c/o GERTLER & GERTLER□ 415 N LASALLE#402□ Chicago, IL 60610	When was the debt incurred?	·	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify TORT(NOT ONLY	PERSONAL INJURY) - NOTICE	
4.3	Americash Loans Nonpriority Creditor's Name	Last 4 digits of account number		\$1.00
	880 Lee Street Des Plaines, IL 60016	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	a ciaim:	
	Check if this claim is for a community debt	0 0 1	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin		
	☐ Yes	Other. Specify Payday Loa	ın	

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Debioi	Feirondas Brown	Case number (if know)		
4.4	Baha Auto Sales Inc Nonpriority Creditor's Name	Last 4 digits of account number 0000	\$1.00	
	4257 W North Ave	When was the debt incurred?		
	Chicago, IL 60639 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	у		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	□Yes	■ Other. Specify Automobile - REPOSSESSED		
4.5	Chase	Last 4 digits of account number	\$800.00	
4.0	Nonpriority Creditor's Name		φου.υυ	
	P.O. BOX 182223 Dept. OH1-1272	When was the debt incurred?		
	Columbus, OH 43218	_		
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes			
	Li res	Other. Specify NSF		
4.6	City of Aurora	Last 4 digits of account number	\$100.00	
	Nonpriority Creditor's Name PO BOX 457	When was the debt incurred?		
	Wheeling, IL 60090	Then was the dest mounted?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt	\square Obligations arising out of a separation agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Parking Ticket		

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Debto	Felrondas Brown	Case number (if know)			
4.7	City of Chicago * Nonpriority Creditor's Name	Last 4 digits of account number 4370	\$22,563.78		
	Department of Finance P.O Box 88292 Chicago, IL 60680-1292	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.	• • • • • • • • • • • • • • • • • • • •			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts			
	Yes	Other. Specify tickets			
4.8	Devon Financial	Last 4 digits of account number	\$799.89		
	Nonpriority Creditor's Name 6414 North Western Avenue Chicago, IL 60645	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	No	Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify Payday Loan CLAIM			
4.9	EGR PROPERTIES LLC	Last 4 digits of account number 0423	\$1.00		
	c/o KAHN SANFORD LTD Chicago, IL 60601	When was the debt incurred?			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims			
	No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify JOINT ACTION - NOTICE ONLY			

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Debi	Feirondas Brown		Case number (if know)	
4.1 0	Enterprise Rent-A-Car	Last 4 digits of account number		\$875.00
<u> </u>	Nonpriority Creditor's Name PO BOX 405738	When was the debt incurred?		
	Atlanta, GA 30384 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify fees		
4.1 1	Fifth Third Bank	Last 4 digits of account number		\$781.00
<u> </u>	Nonpriority Creditor's Name			• • • • • • • • • • • • • • • • • • • •
	PO BOX 740789	When was the debt incurred?		
	Cincinnati, OH 45274 Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	As of the date you me, the claim	S. Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify NSF		
4.1	Fingerhut	Last 4 digits of account number	4659	\$538.00
2	Nonpriority Creditor's Name			********
	Bankruptcy Dept 6250 Ridgewood Rd	When was the debt incurred?	Opened 11/16 Last Active 12/08/17	
	Saint Cloud, MN 56303 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	7.5 0 44.0 , 04 , 1 0.4	ser encore an that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-shari		
	■ No			
	☐ Yes	■ Other. Specify Charge Acc	count	

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or 1 Felrondas Brown		Case number (if know)	
First Cash Advance	Last 4 digits of account number	0000	\$1.00
Nonpriority Creditor's Name 1238 N Ashland Ave	When was the debt incurred?		
Chicago, IL 60622 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
_			
■ Debtor 1 only	Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed	d alaim.	
At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	a ciaim:	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No □ Yes	☐ Debts to pension or profit-sharin		
Li Yes	Other. Specify Payday Loa		
First Premier Bank Nonpriority Creditor's Name	Last 4 digits of account number	2642	\$962.42
Po Box 5524 Sioux Falls, SD 57117	When was the debt incurred?	Opened 10/16 Last Active 10/26/17	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify Credit Card		
First Premier Bank	Last 4 digits of account number	8227	\$596.54
Nonpriority Creditor's Name			
Po Box 5524 Sioux Falls, SD 57117	When was the debt incurred?	Opened 09/15 Last Active 7/27/17	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community debt	Student loans	and the second s	
Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	■ Other. Specify Credit Card		
	- Other opening		

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DCDIO	relibilidas biowii		Case Harriber (II know)	
4.1	GATEWAY FINANCIAL□	Last 4 digits of account number	1020	\$1.00
<u> </u>	Nonpriority Creditor's Name c/o WALINSKI & TRUNKETT,P.C.□	When was the debt incurred?		
	25 E WASHINGTON 1221 ☐ Chicago, IL 60602 Number Street City State Zlp Code	As of the date you file the claim	er Ohaala all that araba	
	Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify NOTICE ON	ILY	
4.1	Genesis Bankcard Srvs	Last 4 digits of account number	4636	\$611.00
7	Nonpriority Creditor's Name	Last 4 digits of account number		φστιισσ
	15220 Nw Greenbrier Pkwy Ste 200 Beaverton, OR 97006	When was the debt incurred?	Opened 03/17 Last Active 12/02/17	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.1	GGC Ventures LLC	Last 4 digits of account number	7937	\$3,325.00
8	Nonpriority Creditor's Name	-		+-,
	c/o RALEIGH THOMAS J 22 W WASHINGTON FL 15 #29	When was the debt incurred?		
	Chicago, IL 60602 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	,	or onest an unat appry	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	g plans, and other similar debts	
	Yes		g plane, and other similar debte	
	□ 168	Other. Specify judgment		

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Debt	or refrondas Brown	Case number (if know)	
4.1 9	Guaranty Bank	Last 4 digits of account number 0000	\$1.00
	Nonpriority Creditor's Name PO BOX 240200	When was the debt incurred?	
	Milwaukee, WI 53224 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify NSF	
4.2 0	Illinios Tollway	Last 4 digits of account number 0000	\$200.00
0	Nonpriority Creditor's Name		
	PO Box 5201	When was the debt incurred?	
	Lisle, IL 60532-5201 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, ,	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify tolls	
4.2 1	LOREL APARTMENTS	Last 4 digits of account number 1980	\$1.00
	Nonpriority Creditor's Name		
	c/o YANOFF DAVID L□ 33 N LASALLE 3350□	When was the debt incurred?	
	Chicago, IL 60602		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not	
	■ No	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify JOINT ACTION - NOTICE ONLY	

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or 1 Felrondas Brown		Case number (if know)	
Mid America Bank and Trust	Last 4 digits of account number		\$799.63
Nonpriority Creditor's Name 5109 S BROADBAND LANE PO BOX 89937	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
_	Contingent		
,	· ·		
•			
•	- I	d claim:	
	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	■ Other. Specify CLAIM		
MidAmerica Bank & Trust Company	Last 4 digits of account number	2697	\$460.60
Attn: Bankruptcy Po Box 400	When was the debt incurred?	Opened 11/30/16 Last Active 8/02/17	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 1 and Debtor 2 only	_ '		
•	•	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Credit Card	CLAIM	
Net Cash 123	Last 4 digits of account number	0000	\$1.00
Online Only, Swedesboro	When was the debt incurred?		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only			
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	· · · · · · · · · · · · · · · · · · ·	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sena	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	manon agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Loan		
	Nonpriority Creditor's Name 5109 S BROADBAND LANE PO BOX 89937 Sioux Falls, SD 57109 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes MidAmerica Bank & Trust Company Nonpriority Creditor's Name Attn: Bankruptcy Po Box 400 Dixon, MO 65459 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes Net Cash 123 Nonpriority Creditor's Name Online Only, Swedesboro Swedesboro, NJ 08085 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? Anopriority Creditor's Name Online Only, Swedesboro Swedesboro, NJ 08085 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No	Mick America Bank and Trust Nonpriority Creditor's Name 5109 S BROADBAND LANE PO BOX 89937 Sioux Falls, SD 57109 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only Nonpriority Creditor's Name Attn: Bankruptcy PO BOX 400 Dixon, MO 65459 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Check if this claim is for a community debt Beator 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Check if this claim is for a community debt Is the claim subject to offset? No Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Check if this claim is for a community debt State Claim subject to offset? No Debtor 5 only Debtor 6 only, Swedesboro Swedesboro, NJ 08085 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 9 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 NonPRIORITY unsecurer Student loans Debtor 1 only Debtor 6 NonPRIORITY unsecurer Debtor 1 only Debtor 7 only Debtor 9 only Debtor 1 only Debtor 9 only Debtor 1 only Debtor 9 only Debtor 1 only Deb	Mid America Bank and Trust Nonpriority Creditor's Name 5109 S BROADBAND LANE PO BOX 98937 Sioux Falls, SD 57109 Number Street (if) State 2 jp Code Who incurred the debt? Check one. Check if this claim is for a community debt No Debtor 1 and Debtor 3 and periority Colligations arising out of a separation agreement or divorce that you did not report as priority claims No Debtor 1 and Debtor 3 and periority Colligations arising out of a separation agreement or divorce that you did not report as priority claims No Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 and another Check if this claim is for a community debt Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 and another Check if this claim is for a community debt Debtor 1 and Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 3 and 3 another Check if this claim is for a community debt Debtor 3 and 3 another Check if this claim is for a community debt Debtor 4 and 5 another 3 another 3 another 3 another Check if this claim is for a community debt Debtor 2 only Debtor 3 and 5 another 3 anothe

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Debtor	1 Felrondas Brown	Case number (if know)	
4.2 5	PCC Wellness West Suburban Hospital Nonpriority Creditor's Name 3 Erie Court #1300 Oak Park, IL 60302 Number Street City State Zlp Code	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply	\$4,000.00
	Who incurred the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ No □ Yes	□ Contingent □ Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify medical	
4.2	Peoples Energy Nonpriority Creditor's Name 200 E. Randolph Drive Chicago, IL 60601 Number Street City State Zlp Code Who incurred the debt? Check one.	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply	\$1,952.28
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	□ Contingent □ Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Utility Bill CLAIM	
4.2	Porania LLC Nonpriority Creditor's Name Tyteca LLC PO Box 35183 Seattle, WA 98124 Number Street City State Zlp Code Who incurred the debt? Check one.	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply	\$510.00
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	□ Contingent □ Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify CLAIM	

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DCDIC	reliblidas biowii		
4.2	RIVERA LUZ	Last 4 digits of account number 9164	\$1.00
	Nonpriority Creditor's Name 2315 W Le Moyne St	When was the debt incurred?	
	Chicago, IL 60622	- Acceptable for a file of a details of the file of th	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	<u>_</u>		
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify	
4.2	Ourse Blackin		#4.00
9	Susan Blestein Nonpriority Creditor's Name	Last 4 digits of account number	\$1.00
	5350 West Division Chicago, IL 60651	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Rental Arrears	
4.3	TROTMAN ADDIE	Last 4 digits of account number	\$1.00
<u> </u>	Nonpriority Creditor's Name		· · · · · · · · · · · · · · · · · · ·
	1S284 Ingersoll Ln Villa Park, IL 60181	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community ☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other. Specify ONLY	

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Debt	Feirondas Brown	Case number (if know)	
4.3	US Bank	Last 4 digits of account number	\$1.00
·	Nonpriority Creditor's Name 360 N. Michigan Ave	When was the debt incurred?	
	Chicago, IL 60601 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only □ Contingent		
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify NSF	
4.3	US Department of Education	Last 4 digits of account number 0000	\$1,663.00
,	Nonpriority Creditor's Name		
	P.O. Box 5691 Montgomery, AL 36103	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	Other. Specify	
		Educational	
4.3	VENTURE STORES□	Last 4 digits of account number 3758	\$1.00
	Nonpriority Creditor's Name c/o WEXLER & WEXLER □ 500 W MADISON #450 □	When was the debt incurred?	
	Chicago, IL 60661		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify JUDGMENT - NOTICE ONLY	

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DCD	reliblidas Blowii		
4.3 4	Village Of Bellwood Rs	Last 4 digits of account number 2211	\$200.00
	Nonpriority Creditor's Name Mcsi Inc Po Box 327	When was the debt incurred?	
	Palos Heights, IL 60463 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the damins. Oneon an that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Parking Ticket	
4.3	Wells Fargo Bank	Last 4 digits of account number	\$750.00
5	Nonpriority Creditor's Name		Ψ, σσ.σσ
	PO Box 5110	When was the debt incurred?	
	Sioux Falls, SD 57117 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you file, the dain is. Offeck all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify nsf	
4.3	West Suburban Medical Center	2455	£4.00
6	Nonpriority Creditor's Name	Last 4 digits of account number 2455	\$1.00
	Cmre Financial Services Inc 3075 E Imperial Hwy Ste 200 Brea, CA 92821	When was the debt incurred? Opened 12/01/13	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Medical	

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Case number (if know) Debtor 1 Felrondas Brown 4.3 West Suburban Medical Center \$6,000.00 Last 4 digits of account number Nonpriority Creditor's Name 3 Erie Court When was the debt incurred? Oak Park, IL 60302 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Medical Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Arnold Scott Harris, P.C. Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 111 W Jackson Blvd, Suite 600 ■ Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60604 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Chicago Department of Revenue Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 121 N. Lasalle Street Part 2: Creditors with Nonpriority Unsecured Claims Room 107A Chicago, IL 60602 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address City of Aurora-Finance Department Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 44 East Downer Place Part 2: Creditors with Nonpriority Unsecured Claims Aurora, IL 60507 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Commonwealth Edison Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1919 SWIFT DR Part 2: Creditors with Nonpriority Unsecured Claims **CLAIMS & COLLECTIONS** Oak Brook, IL 60523 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **ECMC** Line 4.32 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 16478 Part 2: Creditors with Nonpriority Unsecured Claims Lockbox 8682 Saint Paul, MN 55116 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Enterprise Rent-A-Car Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 25 Chicago Ave Part 2: Creditors with Nonpriority Unsecured Claims Oak Park, IL 60302 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Goldman and Grant Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 205 W Randolph ■ Part 2: Creditors with Nonpriority Unsecured Claims

Official Form 106 F/F

Chicago, IL 60606

Last 4 digits of account number

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Case number (if know) Debtor 1 Felrondas Brown Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Guranty Bank** Line 4.19 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 4000 W Brown Deer Rd ■ Part 2: Creditors with Nonpriority Unsecured Claims Milwaukee, WI 53209 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Harris & Harris Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 600 W. Jackson Blvd #400 Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60661 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? IC System Inc Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 444 Highway 96 East Part 2: Creditors with Nonpriority Unsecured Claims Po Box 64437 Saint Paul, MN 55164 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address IC System Inc Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 444 Highway 96 East Part 2: Creditors with Nonpriority Unsecured Claims Po Box 64378 Saint Paul, MN 55164 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address IL Dept of Revenue Line 2.2 of (Check one): ■ Part 1: Creditors with Priority Unsecured Claims 100 W Randolph Level 7 425 BK ☐ Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60601 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Illinois Tollway Line 4.20 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 2700 Odgen Ave Part 2: Creditors with Nonpriority Unsecured Claims Downers Grove, IL 60515 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Internal Revenue Service Line 2.3 of (Check one): ■ Part 1: Creditors with Priority Unsecured Claims PO BOX 7317 ☐ Part 2: Creditors with Nonpriority Unsecured Claims Philadelphia, PA 19101 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Linebarger Goggan Blair & Sampson Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 06152 ■ Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60606 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Mid America Bank and Trust Line 4.23 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 5109 S BROADBAND LANE Part 2: Creditors with Nonpriority Unsecured Claims PO BOX 89937 Sioux Falls, SD 57109 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address People's Gas Light & Coke Line 4.26 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 200 E Randolph St Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60601 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Secretary of State Line 4.7 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Compliance Dept Part 2: Creditors with Nonpriority Unsecured Claims 2701 S Dirksen Pkwy Springfield, IL 62723 Last 4 digits of account number

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Debtor 1 Felrondas Brown		Case number (if know)	
Name and Address	On which entry in Part 1 or Part 2	2 did you list the original creditor?	
US Bancorp	Line 4.31 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
425 Walnut St.		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Cincinnati, OH 45202-3956	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	On which entry in Part 1 or Part 2 did you list the original creditor?	
West Suburban Medical Center	Line 4.37 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
Department 4746 Carol Stream, IL 60122		■ Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number		

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				1	Total Claim
	6a.	Domestic support obligations	6a.	\$	2.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	520.89
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	522.89
					Total Claim
	6f.	Student loans	6f.	\$	1,663.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	48,081.73
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	49,744.73

		1700000	III FAUE 20 01 00				
Fill in this information to identify your case:							
Debtor 1	Felrondas Brown	Middle Name	Last Name				
Debtor 2							
(Spouse if, filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF ILLINOIS					
Case number							
(if known)							

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the o	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3	,				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4	,				
2.4	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	- ity		Oldio		

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		Document	Page 37 of 6	58	-
Fill in thi	s information to identify you	r case:			
Debtor 1	Felrondas Brown				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, fi	ling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF I	LLINOIS		
Case nun	nber				
(if known)					Check if this is an
					amended filing
Officia	al Form 106H				
Sche	dule H: Your Co	debtors			12/15
1. Do □ No ■ Ye 2. Wi	thin the last 8 years, have yo	n). Answer every question. f you are filing a joint case, do no pu lived in a community propert a, Nevada, New Mexico, Puerto F	y state or territory?	(Community prope	
Alizo	na, Camorna, Idano, Louisian	a, Nevada, New Mexico, Fuerto F	Rico, Texas, Washingi	on, and wisconsin	.)
_	o. Go to line 3.		and the Care		
⊔ Ү€	s. Dia your spouse, former sp	ouse, or legal equivalent live with	you at the time?		
in lin Form	e 2 again as a codebtor only	if that person is a guarantor or	r cosigner. Make sur	e you have listed	ng with you. List the person shown the creditor on Schedule D (Official), Schedule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and	ZIP Code		Column 2: The c Check all schedu	reditor to whom you owe the debt les that apply:
3.1	Muriel Patterson 4901 W Monroe St, 1st Flo Chicago, IL 60644	oor		■ Schedule D, □ Schedule E/I □ Schedule G Carmax	F, line

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	in this information to identify you									
	101101100	5 DIOWII			_					
_	otor 2 ouse, if filing)									
Uni	ted States Bankruptcy Court for	the: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number		_				ck if this is:			
(II KI	nown)						An amende	•		
_									postpetition lowing date:	cnapter
	fficial Form 106l					Ī	MM / DD/ Y	YYY		
S	chedule I: Your Ir	ncome								12/15
spo atta	plying correct information. If use. If you are separated and ch a separate sheet to this for the Describe Employment	your spouse is not filing w m. On the top of any additi	ith you, do not inclu	de infor	mati	on abou	it your spo	use. If mo	re space is ı	needed,
١.	information.		Debtor 1				Debtor 2	or non-fili	ng spouse	
	If you have more than one job, attach a separate page with	Employment status	Employed				☐ Emplo	•		
	information about additional employers.		☐ Not employed				☐ Not e	mployed		
	Include part-time, seasonal, o	Occupation	Truck Driver							
	self-employed work.	Employer's name	Keurig DrPepper	•						
	Occupation may include stude or homemaker, if it applies.	ent Employer's address	The American Bound 5301 Legacy Dr Plano, TX 75024	_	Comp) 				
		How long employed t	here? 3 mths				_			
Pai	t 2: Give Details About	Monthly Income								
	mate monthly income as of thuse unless you are separated.	e date you file this form. If	you have nothing to r	eport for	any	line, writ	e \$0 in the	space. Incl	ude your nor	n-filing
	ou or your non-filing spouse have e space, attach a separate shee		ombine the informatio	n for all	empl	oyers for	that perso	n on the lin	es below. If y	ou need
						For De	btor 1	For Deb non-filin	tor 2 or g spouse	
2.	List monthly gross wages, s deductions). If not paid month			2.	\$	6	5,033.65	\$	N/A	
3.	Estimate and list monthly or	vertime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Ac	d line 2 + line 3.		4.	\$	6,0	33.65	\$	N/A	

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Deb	tor 1	Felrondas Brown	_	Ca	ase number (<i>if ki</i>	nown)				
					Fan Dahtan 4		F	Dahtan	2	
				1	For Debtor 1			Debtor n-filing s		
	Cop	y line 4 here	4.	9	\$ 6,033	3.65	\$		N/A	_
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.	9	\$ 1,563	3.47	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.			0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c.	9	. ———	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d.	9		0.00	\$		N/A	_
	5e.	Insurance	5e.	9	\$ (0.00	\$		N/A	_
	5f.	Domestic support obligations	5f.	9	\$ (0.00	\$		N/A	
	5g.	Union dues	5g.	,		0.00	\$_		N/A	_
	5h.	Other deductions. Specify:	5h	+ \$	\$(0.00	+ \$_		N/A	_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$			\$_		N/A	_
7.	Calc	rulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	4,470).18	\$_		N/A	-
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								
		monthly net income.	8a.			0.00	\$_		N/A	_
	8b.	Interest and dividends	8b.	9	\$(0.00	\$		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	4	\$ (000	\$		N/A	
	8d.	Unemployment compensation	8d.		·	0.00	- \$ -		N/A N/A	
	8e.	Social Security	8e.			0.00	\$_		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.	9		0.00	\$		N/A	_
	8g.	Pension or retirement income	8g.	9	\$ (0.00	\$		N/A	_
	8h.	Other monthly income. Specify:	8h	+ \$	\$ (0.00	+ \$ _		N/A	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	(0.00	\$_		N/A	4
10.	Calc	ulate monthly income. Add line 7 + line 9.	10. \$	6	4,470.18	+ \$		N/A	= \$	4,470.18
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			1,170.10			1071	* -	1, 17 0.10
11.	11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.00									
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines						. 12.	\$	4,470.18
									Combine month!	ned y income
13.	Do y	ou expect an increase or decrease within the year after you file this form	?							-
		No.								
		Yes Explain:								

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E-11	in this informs	tion to identify				1			
FIII	in this informa	tion to identify yo	ur case.						
Deb	tor 1	Felrondas Bro	own				eck if this is		
Deb	tor 2							•	ving postpetition chapter
(Spo	ouse, if filing)					_	13 expen	ses as of	the following date:
Unit	ed States Bankr	ruptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD	/ YYYY	
Cas	e number								
(If kı	nown)								
Of	fficial Fo	rm 106J							
S	chedule	J: Your I	 Exper	ises					12/1
Be info	as complete a	and accurate as	possible. eded, atta	If two married people ar ch another sheet to this					
Par		ibe Your House	hold						
1.	Is this a join								
	■ No. Go to	s Debtor 2 live i	n a separ	ate household?					
	□ N		n a copan						
			t file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of De	ebtor 2.		
2.	Do you have	e dependents?	□ No						
	Do not list Do Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Deper age	ndent's	Does dependent live with you?
	Do not state	the							□ No
	dependents	names.			Granddaughter	r	7		Yes
					Cranddaughtar	-	0		□ No
					Granddaughter		9		■ Yes □ No
					Son		12		■ Yes
									□ No
					Grandson		14		Yes
3.		enses include f people other th	nan	No					
	•	d your depender		Yes					
Par	t 2: Estim	ate Your Ongoir	ng Monthi	y Expenses					
exp				uptcy filing date unless y y is filed. If this is a supp					
Incl	lude expense	s paid for with r	non-cash	government assistance i	f vou know				
the		h assistance and		luded it on Schedule I: \				Your expe	enses
	-								
4.		or nome ownersing any rent for the		ses for your residence. I r lot.	nclude first mortgag	e 4.	\$		750.00
	If not includ	led in line 4:							
	4a. Real e	estate taxes				4a.	\$		0.00
	•	rty, homeowner's				4b.	·		0.00
		maintenance, re owner's associati	•	ipkeep expenses dominium dues		4c. 4d.	·		0.00
5.				our residence, such as ho	me equity loans	4u. 5.			0.00

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Debtor	1 Felrondas E	Brown	Case num	ber (if known)	
6. Ut	ilities:				
o. O t 6a		eat, natural gas	6a.	\$	300.00
6b	•	r, garbage collection	6b.		50.00
6c		ell phone, Internet, satellite, and cable services	6c.	·	295.00
6d	'		6d.	· ·	
	•	eeping supplies	od. 7.	·	0.00
				·	680.18
_		dren's education costs	8.	·	200.00
	-	and dry cleaning	9.	\$	200.00
	•	ducts and services	10.	·	198.00
1. M e	edical and denta	ll expenses	11.	\$	100.00
		clude gas, maintenance, bus or train fare.	40	•	200.00
	not include car p		12.		200.00
		lbs, recreation, newspapers, magazines, and books	13.	\$	0.00
Ch	aritable contrib	utions and religious donations	14.	\$	0.00
5. Ins	surance.				
Do	not include insu	rance deducted from your pay or included in lines 4 or	20.		
15	 a. Life insuranc 	e	15a.	\$	180.00
15	 b. Health insura 	ince	15b.	\$	0.00
15	c. Vehicle insur	ance	15c.	\$	100.00
	d. Other insurar		15d.		0.00
		ide taxes deducted from your pay or included in lines 4		•	0.00
_	ecify:	nde taxos deducted from your pay of moraded in infect	16.	\$	0.00
	stallment or leas	se navments:		Ť	0.00
	 Car payment 		17a.	\$	652.00
	b. Car payment		17b.	·	0.00
	c. Other. Specif		17c.	· ·	
			17c.	·	0.00
	d. Other. Specif	•		Ф	0.00
		alimony, maintenance, and support that you did no		\$	300.00
		ur pay on line 5, <i>Schedule I, Your Income</i> (Official F ou make to support others who do not live with you	oiiii 100i <i>j</i> .	\$	0.00
		ou make to support others who do not live with you	. . 19.	Ψ	0.00
	ecify:	y expenses not included in lines 4 or 5 of this form		our Incomo	
	a. Mortgages o		20a.		0.00
				·	
	b. Real estate t		20b.	· ·	0.00
		meowner's, or renter's insurance	20c.	·	0.00
		, repair, and upkeep expenses	20d.		0.00
20	e. Homeowner's	s association or condominium dues	20e.	\$	0.00
 Ot 	her: Specify:		21.	+\$	0.00
	-	with the second second			
		nthly expenses			4.00= 4.5
	a. Add lines 4 thr	•		\$	4,205.18
		monthly expenses for Debtor 2), if any, from Official Fo	rm 106J-2	\$	
22	c. Add line 22a a	nd 22b. The result is your monthly expenses.		\$	4,205.18
					<u>, </u>
	•	onthly net income.	_	•	
		(your combined monthly income) from Schedule I.	23a.	·	4,470.18
23	 b. Copy your m 	onthly expenses from line 22c above.	23b.	-\$	4,205.18
23		r monthly expenses from your monthly income.	a =		205 00
	The result is	your monthly net income.	23c.	\$	265.00
			<u>.</u>		
		increase or decrease in your expenses within the y			
		expect to finish paying for your car loan within the year or do yo	u expect your mortgage	payment to increase	e or decrease because of a
		ms of your mortgage?			
	No.				
	Yes. E	xplain here:			

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Fill in this inf	ormation to identify your	case:			
Debtor 1	Felrondas Brown				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an
					amended filing
Official Fo	mm 100Daa				
	rm 106Dec				
Declara	ation About a	n Individual	Debtor's Sci	hedules	12/15
You must file to		le bankruptcy schedules n connection with a bank	or amended schedules.	ect information. Making a false statement, con I fines up to \$250,000, or impri	
s	ign Below				
Did you	pay or agree to pay some	one who is NOT an attori	ney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes	. Name of person				tition Preparer's Notice, ature (Official Form 119)
	nalty of perjury, I declare are true and correct.	that I have read the sumi	mary and schedules filed	l with this declaration and	

X /s/ Felrondas Brown Felrondas Brown

Signature of Debtor 1

Date September 19, 2018

Signature of Debtor 2

Date

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Debtor 1 Fell rondas Brown							
Peri Name Middle Name Last Name La	Fill	l in this inform	ation to identify you	r case:			
Debtor 2 Sequence if, Biring First Name Middle Name Last Name	De	btor 1	Felrondas Brown				
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (Ill trown) Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy 4/16 Be as complete and accurate as possible. If two married people are Illing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married 2. During the last 3 years, have you lived anywhere other than where you live now. Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 1 No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 2 Prior Address: Dates Debtor 2 Prior Address: Dates Debtor 1 No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2 Explain the Sources of Your Income And Jod you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income your received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Debtor 1 Sources of income (Check all that apply. Check all that apply. Debtor 1 Sources of income (Check all that apply. Check all that apply. Check fill that apply. Debtor 1 Sources of income (Check all that apply. Check all that apply. Debtor 3 Sources of income (Check all that apply. Debtor 4 Sources of income (Check all that apply. Debtor 5 Sources of income (Check all that apply. Debtor 6 Sources of income (Check all that apply. Debtor 9 Sources of income (Check all that apply. Debt	_		First Name	Middle Name	Last Name		
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the date you filed for bankruptcy: wages, commissions, bonuses, tips wages, commissions, bonuses, tips	F~ ·	am lanuamid :	of ourrout voca	_	,		and oxoldololloj
☐ Operating a business ☐ Operating a business					\$13,84 <i>1</i> .70		
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Official Form 107

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Case number (if known)

Document Debtor 1 Felrondas Brown

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)
	r last calen nuary 1 to	dar year: December	31, 2017)	■ Wages, commissions, bonuses, tips	\$67,583.00	☐ Wages, com bonuses, tips	missions,	
				☐ Operating a business		Operating a	business	
		dar year be December		■ Wages, commissions, bonuses, tips	\$52,732.00	☐ Wages, com bonuses, tips	missions,	
				☐ Operating a business		Operating a	business	
5.	Include include and other winnings. List each s	come regard public bene If you are fil	dless of whet fit payments ing a joint ca the gross inc	ne during this year or the two her that income is taxable. Ex- ; pensions; rental income; intel se and you have income that your ome from each source separa	amples of other income are a rest; dividends; money collection you received together, list it contact the contact in the contact is the contact and the contact in the cont	limony; child supp ted from lawsuits; only once under De	royalties; an ebtor 1.	
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
	r last calen nuary 1 to	dar year: December	31, 2017)	Pensions/ Annuities	\$5,816.00			
				Unemployment	\$5,816.00			
		dar year be December		Pensions/ Annuities	\$1,735.00			
Pai	rt 3: List	: Certain Pa	ayments You	ı Made Before You Filed for	Bankruptcy			
6.	Are either	Debtor 1's	s or Debtor 2 ebtor 1 nor	2's debts primarily consume Debtor 2 has primarily consume a personal, family, or househo	r debts? umer debts. Consumer debt	s are defined in 11	U.S.C. § 10	1(8) as "incurred by an
		□ No.	90 days bef Go to line	ore you filed for bankruptcy, di 7.	id you pay any creditor a tota	I of \$6,425* or mo	e?	
		☐ Yes	paid that c	each creditor to whom you par reditor. Do not include paymer payments to an attorney for t	nts for domestic support oblig			
		* Subject		nt on 4/01/19 and every 3 year		or after the date o	f adjustment	i.
	Yes.			or both have primarily consu ore you filed for bankruptcy, di		I of \$600 or more?		
		■ No.	Go to line	7.				
		☐ Yes	include pa	each creditor to whom you pai yments for domestic support o or this bankruptcy case.				
	Creditor'	s Name an	d Address	Dates of payme	ent Total amount	Amount you	Was this	payment for

Case 18-26430 Doc 1 Filed 09/19/18 Entered 09/19/18 16:31:22 Document Page 45 of 68 ase number (*if known*) Debtor 1 Felrondas Brown Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. **Insider's Name and Address** Reason for this payment Dates of payment **Total amount** Amount you still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο П Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. П No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Describe the Property Date Value of the property Explain what happened City of Chicago * \$4,075.00 2001 Mercedes-Benz C320 4D Sedan 08/01/2018 Department of Finance P.O Box 88292 Property was repossessed. Chicago, IL 60680-1292 ☐ Property was foreclosed. ☐ Property was garnished. □ Property was attached, seized or levied. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☐ Yes

No

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Case number (if known) Document Debtor 1 Felrondas Brown

Pa	rt 5: List Certain Gifts and Contribution	3		
13.	Within 2 years before you filed for bankre ■ No □ Yes. Fill in the details for each gift.	ptcy, did you give any gifts with a total value of more t	han \$600 per person	?
	Gifts with a total value of more than \$60 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:			
14.	Within 2 years before you filed for bankro ■ No □ Yes. Fill in the details for each gift or c	ptcy, did you give any gifts or contributions with a tota	al value of more than	\$600 to any charity?
	Gifts or contributions to charities that t more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code	Describe what you contributed	Dates you contributed	Value
Pa	rt 6: List Certain Losses			
15.	Within 1 year before you filed for bankru or gambling? No Yes. Fill in the details.	otcy or since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster,
	Describe the property you lost and how the loss occurred	Date of your loss	Value of property lost	
16.	consulted about seeking bankruptcy or p	otcy, did you or anyone else acting on your behalf pay or reparing a bankruptcy petition? reparers, or credit counseling agencies for services require		rty to anyone you
	Yes. Fill in the details.			
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Y	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	STAHULAK & ASSOCIATES, L.L.C 53 W. Jackson Blvd., Suite 652 Chicago, IL 60604	\$350.00 (\$310.00 filing fee, \$35.00 credit report, \$5.00 copy)	12/19/17	\$350.00
	CC Advising, Inc. 703 Washington Ave. Ste 200 Bay City, MI 48708	\$9.76 Credit Counseling	12/21/17	\$9.76
	STAHULAK & ASSOCIATES, L.L.C 53 W. Jackson Blvd., Suite 652 Chicago, IL 60604	Attorney fee's paid through Trustee distribution in prior case # 18-00044	5/31/18	\$508.54
	STAHULAK & ASSOCIATES, L.L.C 53 W. Jackson Blvd., Suite 652 Chicago, IL 60604	\$700.00 (\$310.00 filing fee, \$35.00 credit report, \$10.00 copy + \$345.00 atty fees)	8/24/18-9/18/1 8	\$700.00

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Debtor 1 Felrondas Brown

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and vo	alue of any pro	perty	Date payment or transfer was made	Amount of payment		
	Summit Financial Education, Inc 4800 E Flower St Tucson, AZ 85712	\$15.00 credit cou	inseling		8/30/18	\$15.00		
17.	Within 1 year before you filed for bankruptcy, d promised to help you deal with your creditors of Do not include any payment or transfer that you lis	or to make payments			or transfer any propei	rty to anyone who		
	■ No							
	Yes. Fill in the details.					Amount of		
	Person Who Was Paid Address	Description and va transferred	Description and value of any property transferred Date payment or transfer was made					
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busin Include both outright transfers and transfers made include gifts and transfers that you have already list	ness or financial affa as security (such as the	irs? ne granting of a					
	☐ Yes. Fill in the details.							
	Person Who Received Transfer Address	Description and value of property transferred payments received or debts paid in exchange				Date transfer was made		
	Person's relationship to you							
19.	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protection No.		y property to a	self-settled tr	ust or similar device o	of which you are a		
	Yes. Fill in the details.							
	Name of trust	Description and va	alue of the prop	perty transfer	red	Date Transfer was made		
Par	List of Certain Financial Accounts, Instru	ıments, Safe Deposit	Boxes, and Sto	orage Units				
20.	Within 1 year before you filed for bankruptcy, w sold, moved, or transferred? Include checking, savings, money market, or or	•						
	houses, pension funds, cooperatives, associate No Yes. Fill in the details.							
		ast 4 digits of ecount number	count number instrument c		ate account was osed, sold, oved, or ansferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 year cash, or other valuables?	r before you filed for	bankruptcy, an	y safe deposi	t box or other deposi	tory for securities,		
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had according Address (Number, State and ZIP Code)		Describe the	contents	Do you still have it?		

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22.	Have you stored property in a storage unit or pl	lace other than your home within 1	year before you filed for bankruptcy?	•			
	■ No						
	Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?			
Par	19: Identify Property You Hold or Control for	Someone Else					
23.	Do you hold or control any property that someofor someone.	one else owns? Include any proper	ty you borrowed from, are storing for,	or hold in trust			
	■ No						
	☐ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Valu			
Par	t 10: Give Details About Environmental Information	•					
For	the purpose of Part 10, the following definitions	apply:					
-	toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.						
_	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or use to own, operate, or utilize it, including disposal sites.						
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		waste, hazardous substance, toxic s	ubstance,			
Rep	ort all notices, releases, and proceedings that yo	ou know about, regardless of when	they occurred.				
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environme	ntal law?			
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any	release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adminis	strative proceeding under any envi	ronmental law? Include settlements a	nd orders.			
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	Give Details About Your Business or Con	nections to Any Business					
27.	Within 4 years before you filed for bankruptcy,	•		business?			
	☐ A sole proprietor or self-employed in a f☐ A member of a limited liability company		•				
	- A monitor of a limited liability company	(, or minica hability partitersing	r (: /				

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	A northerning worthwest in								
	☐ A partner in a partnership								
	☐ An officer, director, or managing ex	ecutive of a corporation							
	☐ An owner of at least 5% of the votin	g or equity securities of a corporation							
	■ No. None of the above applies. Go to B	No. None of the above applies. Go to Part 12.							
	☐ Yes. Check all that apply above and fill	in the details below for each business.							
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.						
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Dates business existed						
28.	Within 2 years before you filed for bankrupt institutions, creditors, or other parties.	cy, did you give a financial statement to ar	nyone about your business? Include all financial						
	No								
	☐ Yes. Fill in the details below.								
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued							
Par	rt 12: Sign Below								
are twith		false statement, concealing property, or of	declare under penalty of perjury that the answers btaining money or property by fraud in connection irs, or both.						
	elrondas Brown	Signature of Debtor 2							
Sig	gnature of Debtor 1								
Dat	September 19, 2018	Date							
Did ■ N		ent of Financial Affairs for Individuals Filing	g for Bankruptcy (Official Form 107)?						
Did ■ N	you pay or agree to pay someone who is not	t an attorney to help you fill out bankruptcy	forms?						
•	Yes. Name of Person Attach the <i>Bankru</i>	ptcy Petition Preparer's Notice, Declaration, a	nd Signature (Official Form 119).						

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - Debtor's attorney received \$700.00 from Debtor(s) prior to filing of the case as an advanced payment in compensation of (1) analysis of financial situation; (2) consultation on various bankruptcy and non-bankruptcy options; (3) preparation of documents; (4) payment of filing fees; and, when applicable (5) payment of costs of credit report fees.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$345.00 toward the flat fee, leaving a balance due of \$3,655.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: September 19, 2018		
Signed:		
/s/ Felrondas Brown	/s/ Thomas G. Stahulak	
Felrondas Brown	Thomas G. Stahulak 6288620	
	Attorney for the Debtor(s)	
Debtor(s)	_	
Do not sign this agreement if the amount	es are blank.	

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Felrondas Brown	1		Case No.		
			Debtor(s)	Chapter	13	
	DISC	LOSURE OF COM	MPENSATION OF ATTOR	NEY FOR DE	CBTOR(S)	
C	compensation paid to n	ne within one year before t	P. 2016(b), I certify that I am the attorne the filing of the petition in bankruptcy, a dation of or in connection with the bank	or agreed to be paid	to me, for services rer	ndered or to
	For legal services,	, I have agreed to accept		\$	4,000.00	
			ceived		345.00	
					3,655.00	
2. \$	310.00 of the file	ling fee has been paid.				
3.	The source of the comp	pensation paid to me was:				
	Debtor	☐ Other (specify):				
4. 7	The source of compens	sation to be paid to me is:				
	_	☐ Other (specify):				
~	_		i e e	1 4 1	1	1 6
5.	■ I have not agreed to	o share the above-disclosed	d compensation with any other person u	inless they are mem	pers and associates of	my law firm.
			mpensation with a person or persons we the names of the people sharing in the			w firm. A
6.]	In return for the above-	-disclosed fee, I have agree	ed to render legal service for all aspects	of the bankruptcy c	ase, including:	
t c	o. Preparation and filing. Representation of the Linear Provisions as Negotiations agreements	ng of any petition, schedule he debtor at the meeting of s needed] s with secured creditors to	d rendering advice to the debtor in dete es, statement of affairs and plan which creditors and confirmation hearing, and o reduce to market value; exemption ded; preparation and filing of motion	may be required; d any adjourned hea n planning; prepar	rings thereof; ation and filing of re	affirmation
7. I	By agreement with the	debtor(s), the above-discle	osed fee does not include the following	service:		
			CERTIFICATION			
	certify that the forego ankruptcy proceeding.		at of any agreement or arrangement for	payment to me for re	epresentation of the de	ebtor(s) in
S	eptember 19, 2018		/s/ Thomas G. Stah			
D_{i}	ate		Thomas G. Stahula			
			Signature of Attorney Stahulak & Associa		led	
			53 W. Jackson Blvo		- -	
			Chicago, IL 60604	(242) 222 7222		
			(312) 662-1480 Fa		i	

Name of law firm

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United States Bankruptcy Court Northern District of Illinois

In re	Felrondas Brown		Case No.	
		Debtor(s)	Chapter 13	
	VERIFICA	ATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	61
	The above-named Debtor(s) hereby (our) knowledge.	verifies that the list of credit	ors is true and correct to the	e best of my
Date:	September 19, 2018	/s/ Felrondas Brown Felrondas Brown Signature of Debtor		

Aargon Agency Attn: Bankruptcy Department 8668 Spring Mountain Rd Las Vegas, NV 89117

ALLSTATE INS COOC
c/o GERTLER & GERTLER OO
415 N LASALLE#402 OC
Chicago, IL 60610

Americash Loans 880 Lee Street Des Plaines, IL 60016

Arnold Scott Harris, P.C. 111 W Jackson Blvd, Suite 600 Chicago, IL 60604

Baha Auto Sales Inc 4257 W North Ave Chicago, IL 60639

Carmax 11050 West Broad Street□□ Glen Allen, VA 23060

Carmax Bankruptcy Dept 225 Chastain Meadows Court PO BOX 440609 Kennesaw, GA 30162

Chase P.O. BOX 182223 Dept. OH1-1272 Columbus, OH 43218

Chicago Department of Revenue 121 N. Lasalle Street Room 107A Chicago, IL 60602

City of Aurora PO BOX 457 Wheeling, IL 60090 City of Aurora-Finance Department 44 East Downer Place Aurora, IL 60507

City of Chicago *
Department of Finance
P.O Box 88292
Chicago, IL 60680-1292

Commonwealth Edison 1919 SWIFT DR CLAIMS & COLLECTIONS Oak Brook, IL 60523

Devon Financial 6414 North Western Avenue Chicago, IL 60645

ECMC
PO Box 16478
Lockbox 8682
Saint Paul, MN 55116

EGR PROPERTIES LLC c/o KAHN SANFORD LTD Chicago, IL 60601

Enterprise Rent-A-Car PO BOX 405738 Atlanta, GA 30384

Enterprise Rent-A-Car 25 Chicago Ave Oak Park, IL 60302

Fifth Third Bank PO BOX 740789 Cincinnati, OH 45274

Fingerhut
Bankruptcy Dept
6250 Ridgewood Rd
Saint Cloud, MN 56303

First Cash Advance 1238 N Ashland Ave Chicago, IL 60622

First Premier Bank Po Box 5524 Sioux Falls, SD 57117

GATEWAY FINANCIAL□
c/o WALINSKI & TRUNKETT, P.C.□□
25 E WASHINGTON 1221□□
Chicago, IL 60602

Genesis Bankcard Srvs 15220 Nw Greenbrier Pkwy Ste 200 Beaverton, OR 97006

GGC Ventures LLC c/o RALEIGH THOMAS J 22 W WASHINGTON FL 15 #29 Chicago, IL 60602

Goldman and Grant 205 W Randolph Chicago, IL 60606

Guaranty Bank PO BOX 240200 Milwaukee, WI 53224

Guranty Bank 4000 W Brown Deer Rd Milwaukee, WI 53209

Harris & Harris 600 W. Jackson Blvd #400 Chicago, IL 60661

IC System Inc 444 Highway 96 East Po Box 64437 Saint Paul, MN 55164 IC System Inc 444 Highway 96 East Po Box 64378 Saint Paul, MN 55164

IL Dept of Healthcare & Family Serv 32 West Randolph 10th Floor Chicago, IL 60601

IL Dept of Revenue 100 W Randolph Level 7 425 BK Chicago, IL 60601

Illinios Tollway PO Box 5201 Lisle, IL 60532-5201

Illinois Depart of Revenue (IL tax) Bankruptcy Section PO Box 64338 Chicago, IL 60664

Illinois Tollway 2700 Odgen Ave Downers Grove, IL 60515

Internal Revenue Service
PO Box 7346 *
Philadelphia, PA 19101

Internal Revenue Service PO BOX 7317 Philadelphia, PA 19101

Lakeisha Campbell 26 46th Ave Bellwood, IL 60104

Linebarger Goggan Blair & Sampson PO Box 06152 Chicago, IL 60606

LOREL APARTMENTS c/o YANOFF DAVID L 33 N LASALLE 3350 Chicago, IL 60602

Mid America Bank and Trust 5109 S BROADBAND LANE PO BOX 89937 Sioux Falls, SD 57109

MidAmerica Bank & Trust Company Attn: Bankruptcy Po Box 400 Dixon, MO 65459

Net Cash 123 Online Only, Swedesboro Swedesboro, NJ 08085

PCC Wellness West Suburban Hospital 3 Erie Court #1300 Oak Park, IL 60302

People's Gas Light & Coke 200 E Randolph St Chicago, IL 60601

Peoples Energy 200 E. Randolph Drive Chicago, IL 60601

Porania LLC Tyteca LLC PO Box 35183 Seattle, WA 98124

RIVERA LUZ 2315 W Le Moyne St Chicago, IL 60622

Secretary of State Compliance Dept 2701 S Dirksen Pkwy Springfield, IL 62723 Susan Blestein 5350 West Division Chicago, IL 60651

TROTMAN ADDIE 1S284 Ingersoll Ln Villa Park, IL 60181

US Bancorp 425 Walnut St. Cincinnati, OH 45202-3956

US Bank 360 N. Michigan Ave Chicago, IL 60601

US Department of Education P.O. Box 5691 Montgomery, AL 36103

VENTURE STORES C/O WEXLER & WEXLER 500 W MADISON #450 Chicago, IL 60661

Village Of Bellwood Rs Mcsi Inc Po Box 327 Palos Heights, IL 60463

Wells Fargo Bank PO Box 5110 Sioux Falls, SD 57117

West Suburban Medical Center Cmre Financial Services Inc 3075 E Imperial Hwy Ste 200 Brea, CA 92821

West Suburban Medical Center 3 Erie Court Oak Park, IL 60302

West Suburban Medical Center Department 4746 Carol Stream, IL 60122